RESEARCH HIGHLIGHT

April 2015

Socio-economic Series

2011 Census/National Household Survey Housing Series: Issue 3 The Adequacy, Suitability and Affordability of Canadian Housing, 1991-2011

INTRODUCTION

This Research Highlight reviews housing conditions in Canada from 1991 to 2011 (see "Census and National Household Survey (NHS)" text box). It draws on a measure of acceptable housing that integrates standards for housing adequacy, suitability and affordability (see Glossary near the end of this Highlight). Presenting national, provincial and territorial detail, it documents the extent to which Canadian households live in acceptable housing and, of those who don't, the proportions in core housing need.

Census and National Household Survey (NHS)

Data in this Highlight are derived from the Census and the National Household Survey (NHS). In 2011, the voluntary NHS replaced the former mandatory long census questionnaire. Statistics Canada has cautioned that, because of the methodological change from a mandatory to a voluntary survey, data from the NHS may not be strictly comparable to those from the Census. For more detail on the comparability of census and NHS data, see the Research Highlight entitled *2011 Census/National Household Survey Housing Conditions Series: Issue 2: The Geography of Core Housing Need in 2011* (Ottawa: Canada Mortgage and Housing Corporation, 2014).

Households living in substandard housing are not necessarily in core housing need. Those whose housing fails to meet one or more housing standards but who have enough income to afford acceptable alternative housing are not in core housing need. Others in substandard housing who lack the income needed to afford acceptable housing are in core housing need.

FINDINGS

National incidence of core housing need changed little from 2006 to 2011

After rising between 1996 and 2001, the percentage of Canadian households living in acceptable housing—in dwellings that met all three housing standards—dropped slightly in the following decade (see table 1). Almost seven out of ten households (69.2%) in 2011 lived in acceptable housing.[1] The remaining households were divided between those with enough income to afford acceptable housing (18.4%) and those unable to access such housing and hence in core housing need (12.5%).

[1] Appendix table 2 displays counts for Canada, provinces and territories of the numbers of households tested for core housing need. These counts can be used in conjunction with percentages presented throughout this Highlight to give an idea of the number of households experiencing particular housing conditions.

Canada

CMHC SCHL
HOME TO CANADIANS

Table 1 Housing Acceptability, Adequacy, Suitability and Affordability, Canada, 1991-2011

A. Standard	B. Census Year	C. Households Above the Housing Standard in Column A			D. Households Not Meeting the Housing Standard in Column A					
					Enough Income to Access Acceptable Housing			Not Enough Income to Access Acceptable Housing - in Core Housing Need		
		Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)
Acceptability	1991	69.7	77.2	56.9	16.7	16.8	16.6	13.6	6.0	26.6
	1996	67.8	76.9	51.0	16.6	16.2	17.3	15.6	6.9	31.7
	2001	69.9	78.0	53.7	16.3	15.5	18.0	13.7	6.6	28.3
	2006	69.5	77.3	51.8	17.8	16.4	21.0	12.7	6.3	27.2
	2011	69.2	76.5	52.2	18.4	17.1	21.5	12.5	6.5	26.4
Affordability	1991	80.0	86.2	69.2	8.2	9.1	6.6	11.8	4.7	24.1
	1996	77.8	85.8	63.1	8.2	8.5	7.8	13.9	5.7	29.1
	2001	79.8	86.6	66.2	7.9	7.8	8.1	12.3	5.6	25.7
	2006	78.6	84.8	64.6	10.0	9.6	10.9	11.4	5.5	24.6
	2011	78.3	84.3	64.6	10.5	10.0	11.6	11.2	5.7	23.8
Suitability	1991	93.6	95.8	89.8	4.5	3.6	6.0	2.0	0.6	4.2
	1996	93.1	95.9	88.0	4.3	3.3	6.0	2.6	0.7	6.0
	2001	93.9	96.3	89.2	4.0	3.1	5.9	2.0	0.6	5.0
	2006	94.0	96.3	88.8	4.1	3.1	6.3	1.9	0.6	4.9
	2011	94.2	96.2	89.4	4.2	3.2	6.4	1.7	0.6	4.2
Adequacy	1991	92.2	92.8	91.2	5.5	5.6	5.5	2.3	1.6	3.3
	1996	92.1	92.6	91.0	5.6	5.8	5.2	2.4	1.6	3.8
	2001	92.2	92.9	90.8	5.7	5.8	5.6	2.1	1.4	3.5
	2006	92.9	93.9	90.5	5.2	5.0	5.8	1.9	1.1	3.7
	2011	93.0	93.8	91.0	5.1	5.0	5.4	1.9	1.1	3.6

Figures may not add up because of rounding.

Source: CMHC (census-based and NHS-based housing indicators and data)

Housing in Canada Online (HiCO)

Use this interactive tool to build custom tables and for analyzing census and NHS data on housing conditions, including *core housing need*. HiCO provides customizable data on socio-economic characteristics and housing conditions across Canada, and in more than 200 communities for census years from 1991 to 2011. Variables include tenure, household type and *core housing need*, with household counts, incomes and shelter costs for each. Like other municipalities and organizations, you can use HiCO to inform the development of local housing strategies, poverty reduction policies, and regional economic plans. It is available on the CMHC website at www.cmhc-schl.gc.ca/en/corp/about/cahoob/cahoob_002.cfm.

Expressed differently, 59.6% of households in 2011 who were not living in acceptable housing could have afforded such housing (see table 2): they were not in core housing need, because they could have paid for acceptable housing without spending 30% or more of their before-tax income on shelter. Among households in unacceptable housing, the percentage able to afford acceptable housing rose from 1996 to 2011, reflecting growth in household incomes. As a result, the incidence of core housing need fell in Canada during these years, especially from 1996 to 2001 when strong income growth outpaced increases in shelter costs. More recently, Canada's economy was in recession in 2008-2009, household income growth moderated, and the incidence of core housing need in Canada as a whole showed little change—12.7% in 2006 versus 12.5% in 2011.[2]

Historically, homeowners have been much more likely than renters to be able to access acceptable housing, and 2011 was no exception. The greater capacity of owners to pay for acceptable housing reflects household incomes that, on average in 2010, were about double those of renters—$97,419 versus $49,317. In 2011, 76.5% of owner households in Canada lived in acceptable housing, compared to just over half (52.2%) of renters. Of the owners who were living in homes that did not meet one or more of the criteria for acceptable housing, more than seven out of ten

Table 2 Households in substandard housing but not in core housing need, Canada, 1991-2011

A. Standard	B. Census Year	C. % of Households Below the Housing Standard in Column A Who Had Enough Income to Access Acceptable Housing		
		Total	Owner	Renter
Acceptability	1991	55.3	73.8	38.4
	1996	51.5	70.2	35.3
	2001	54.3	70.2	38.9
	2006	58.4	72.3	43.6
	2011	59.6	72.5	44.9
Affordability	1991	40.9	66.1	21.6
	1996	37.1	59.7	21.1
	2001	39.2	58.2	24.0
	2006	46.8	63.5	30.7
	2011	48.4	63.7	32.7
Suitability	1991	69.7	85.2	58.7
	1996	62.3	81.7	50.2
	2001	66.5	84.1	54.3
	2006	67.8	83.6	56.0
	2011	71.5	85.4	60.0
Adequacy	1991	71.1	77.3	62.4
	1996	69.9	78.2	57.4
	2001	73.1	80.6	61.4
	2006	73.2	81.7	60.8
	2011	73.3	81.8	59.7

Source: CMHC (census-based and NHS-based housing indicators and data)

[2] From 2005 to 2010, household incomes in Canada rose 14.6%, compared to 18.7% from 2000 to 2005. Income figures here and elsewhere in this Highlight are for the universe of households assessed for core housing need, that is, for non-farm, non-band, non-reserve households with interpretable shelter cost-to-income ratios (see Glossary). The Census and NHS collect income data for the previous calendar year. For example, income estimates from the 2011 NHS refer to 2010 and those from the 2006 Census refer to 2005.

(72.5%) had sufficient income to enable them to pay for such housing (see table 2). Less than half (44.9%) of renter households who were not living in acceptable housing were able to access acceptable housing.

Higher incomes were a big reason why the incidence of core housing need among homeowners in 2011 (6.5%) was about a quarter of the incidence among renters (26.4%). Although renters continued to have a much higher incidence of core housing need than homeowners in 2011, the percentage of renter households in core housing need fell by almost a percentage point between 2006 and 2011, whereas that of owner households rose marginally. During this period, the average income before taxes of renter households increased faster than their shelter costs and faster than the average income of homeowners.[3]

Affordable housing is less common than suitable or adequate housing

Canadians have more difficulty finding affordable housing than suitable or adequate housing. Housing that is not affordable is typically three or more times more prevalent than housing that is crowded (unsuitable) or in need of major repair (inadequate). From 1996 to 2011, the percentages of Canadian housing meeting the suitability standard and the adequacy standard both rose moderately, surpassing 1991 levels (see table 1). In contrast, the percentage of housing meeting the affordability standard, after improving in the late 1990s, decreased from 2001 to 2011.

Despite this reduction, the great majority of households in Canada could afford the homes they occupied in 2011. Nearly four out of five households (78.3%) lived in housing that cost them less than 30% of their before-tax income. An additional 10.5% were spending 30% or more of their income on shelter but had enough income to allow them to obtain acceptable alternative housing. Paying for such housing would have cost these households less than 30% of their before-tax income. The remaining 11.2% of households spent 30% or more of their income on shelter but were unable to access acceptable housing and were therefore in core housing need due to affordability.

Thus, almost half (48.4%) of households living in housing that did not meet the affordability criterion in 2011 had enough income to obtain acceptable housing, a considerable improvement over 1996 when the comparable figure stood at 37.1% (see table 2). As noted above, income growth over this period boosted the capacity of households to access acceptable housing. Even with this improvement, however, households spending more than the affordability benchmark on shelter remained much less likely to be able to access acceptable housing than households occupying unsuitable or inadequate housing.

Renters have much more difficulty finding affordable housing than owners, a consequence of the income differences described above. In 2011, slightly under two thirds (64.6%) of renter households lived in affordable housing, compared to 84.3% of homeowners (see table 1). Almost two thirds (63.7%) of homeowners whose housing did not meet the affordability standard were able to access acceptable housing, compared to about a third (32.7%) of renters (see table 2).

Suitability has consistently been the standard that Canadian housing is most likely to meet. The percentage of households living in crowded housing has changed little since 2001. In 2011, 94.2% of Canadian households lived in suitable dwellings, that is, homes that had sufficient bedrooms to accommodate all household members (see table 1). An additional 4.2% had enough income to access acceptable housing. Just 1.7% of households lived in crowded housing and were unable to access acceptable alternative housing. Of those who were living in crowded conditions, more

[3] Between 2005 and 2010, the average income of renter households grew 17.6%, and their average shelter costs increased 16.3% between 2006 and 2011. Comparable figures for homeowners were 13.5% income growth and 14.6% shelter cost growth.

than seven out of ten (71.5%) had enough income to access acceptable housing (see table 2). High proportions of both owners (96.2%) and renters (89.4%) lived in suitable housing (see table 1), and the majority of those who did not could have accessed acceptable housing without spending 30% or more of their income on shelter (see table 2).

Like crowded dwellings, homes that are in poor physical condition (that is, in need of major repair) are rare by comparison to those that are not affordable. In 2011, 93.0% of households lived in housing that met the adequacy standard (see table 1). Another 5.1% lived in inadequate housing but had enough income to access acceptable housing, leaving 1.9% unable to access such housing. Thus, almost three quarters (73.3%) of households without adequate housing had the income needed to access acceptable housing (see table 2). Over 90% of both owner households and renter households lived in housing that was in good physical condition (see table 1), and most of those that did not had sufficient income to access acceptable accommodation (see table 2).

Affordability is the main contributor to housing need

Housing can fail to meet one, two or all three of the criteria for acceptable housing. In 2011, 27.3% of households in Canada were living in housing that was below only one of the three standards, while 3.5% were residing in housing that did not meet more than one standard (see table 3).

In both these groups, affordability was the main reason why housing failed to qualify as acceptable. In 2011, 18.5% of households resided in housing that was adequate and suitable but not affordable. Unaffordable housing accounted for two thirds of the cases of housing that met all but one standard. Affordability was also implicated in the great majority of cases where housing fell below multiple standards. Just 0.4% of households were living in housing that was affordable yet neither suitable nor adequate.

Table 3 Housing below single and multiple standards, Canada, 2011

A. Condition	B. % of All Households in This Condition	C. % of Households in This condition (Column A) and in Core Housing Need
Above housing standards	69.2	-
Total below housing standards	30.8	12.5
Below one housing standard	27.3	10.3
Affordability	18.5	9.1
Suitability	4.1	0.5
Adequacy	4.7	0.6
Below multiple housing standards	3.5	2.1
Affordability and suitability	1.2	0.9
Affordability and adequacy	1.8	1.0
Suitability and adequacy	0.4	0.1
Affordability, suitability and adequacy	0.1	0.1

Figures may not add up because of rounding.

Source: CMHC (census-based and NHS-based housing indicators and data)

In cases where affordability was the reason, or one of the reasons, that housing was not acceptable, close to half or more of the affected households did not have enough income to access acceptable housing and were therefore in core housing need. By comparison, the overwhelming majority of those in housing that was not acceptable for reasons other than affordability were not in core housing need. All told, 89.7% of households in core housing need in 2011 lived in housing that did not meet the affordability standard.

Housing conditions vary across Canada

Though housing conditions in individual provinces and territories varied in 2011, they exhibited many of the patterns noted above for Canada as a whole. In most provinces and territories, suitability was the most likely and affordability was the least likely of the housing standards to be met.

- With the exception of Nunavut, the percentages of households living in acceptable housing in 2011 ranged across provinces and territories from just under two thirds in British Columbia (65.2%) to just over three quarters in Newfoundland and Labrador (76.1%) (see appendix table 3). Acceptable housing was much less common in Nunavut, where about half (49.6%) of households lived in such housing.
- In Ontario, the Northwest Territories and all the Atlantic provinces except Nova Scotia, the percentages of households living in acceptable housing were higher in 2011 than in 2006. In Nova Scotia, Quebec the Prairie provinces, British Columbia, Yukon and Nunavut, proportionately fewer households lived in acceptable housing in 2011 than in 2006.
- The percentages of households not living in acceptable housing in 2011 who had enough income to afford such housing ranged from 22.3% in Nunavut to 63.9% in Prince Edward Island (see appendix table 7). In Newfoundland and Labrador and in Saskatchewan, 52.5% of households residing in substandard housing were able to afford acceptable housing, the lowest percentage among provinces.
- In every province and territory, owners were more likely than renters to be in dwellings that met all three of the adequacy, suitability and affordability criteria, but differences between owners and renters in this regard were much narrower in the Northwest Territories and Nunavut than elsewhere (see appendix table 3).
- In most provinces, 95% or more of housing met the suitability standard (see appendix table 4). The exceptions were Ontario (92.8%), British Columbia (93.4%) and Manitoba (93.7%). Suitable housing was less common in the territories, especially in Nunavut (69.2%) where three out of ten households resided in crowded housing. Nunavut was the only province or territory in which crowding was the most common housing problem.
- The percentages of housing meeting the adequacy standard changed little in most parts of Canada between 2006 and 2011 but deteriorated in Yukon and Nunavut (see appendix table 5). The territories had the highest rates of housing inadequacy, led by Nunavut where more than a quarter (27.6%) of households in 2011 lived in homes that needed major repair. The Northwest Territories, which had the second highest rate of disrepair (17.1%), was the only province or territory in which inadequate housing was the most frequent housing problem. Among the provinces, Alberta and Ontario (both 93.6%) had the highest percentages of adequate housing and Nova Scotia (90.5%) and New Brunswick (90.6%) had the lowest.
- In most parts of Canada, households are less likely to live in affordable housing than in suitable or adequate housing. In 2011, with the exceptions of Nunavut and the Northwest Territories, the percentages of households living in affordable housing ranged from 84.5% in Newfoundland and Labrador to 74.4% in British Columbia (see appendix table 6). Percentages were higher in Nunavut (95.0%) and the Northwest Territories (87.7%), where public housing and staff housing are relatively common.[4]

[4] In 2009-2010, public housing made up 51% of the housing stock in Nunavut. In addition, 20% of households lived in government staff housing or in non-government staff housing (see *An analysis of the housing needs in Nunavut: Nunavut Housing Needs Survey 2009/2010* (Ottawa: Statistics Canada, 2010), pp. 5 and 17). In 2009, 15% of households in the Northwest Territories lived in public housing and 7% lived in staff housing (see *2009 NWT Community Survey – Housing Component* (Northwest Territories Bureau of Statistics, 2010), p. 14).

- Among households residing in housing that was not affordable in 2011, the percentages able to access acceptable housing ranged from 52.5% in Alberta to 4.7% in Nunavut (see appendix table 7). Suitability and adequacy were a different story. In most parts of Canada, a majority of households living in housing that did not meet the suitability or adequacy standards had enough income to access acceptable housing. In Nunavut, it was a different matter: only a quarter of those living in inadequate housing and under a fifth of those residing in unsuitable housing had sufficient income to access acceptable housing.
- Regional variations in the percentages of households living in acceptable housing and in the percentages of the remainder able to access acceptable housing contributed to differences in the prevalence of core housing need. By province, the incidence of core housing need in 2011 ranged from 9.2% in Prince Edward Island to 15.4% in British Columbia (see appendix table 3). British Columbia also had the highest percentage of households in core need among the provinces in 1996, 2001 and 2006. As was the case in 2001 and 2006, households in Nunavut in 2011 were much more likely to be in core housing need (39.2%) than households in any other province or territory. In every province and territory, renters were more likely than homeowners to experience core housing need.

In view of the varying housing conditions and needs across the country, Canada has a multi-pronged approach to facilitate access to housing and provide assistance to those whose needs cannot be met in the marketplace. For example, through CMHC, the federal government contributes to Canada's housing finance system by ensuring mortgage financing is available for all types of housing in all parts of Canada. For those whose housing needs cannot be met in the marketplace, the federal government works with provinces and territories, municipalities, First Nations, community groups, the private sector and other housing stakeholders to improve housing choice and affordability. Under the Investment in Affordable Housing, for instance, provinces and territories have the flexibility to invest in a range of programs and initiatives to assist households in need. These include new construction, renovation, homeownership assistance, rent supplements and shelter allowances, supportive housing for seniors and accommodations for victims of family violence. For more information, please visit www.cmhc.ca/affordablehousing.

Summary

In 2011, almost seven out of ten Canadian households—slightly below the percentages in 2006 and 2001—lived in acceptable housing, that is, in housing that met adequacy (condition), suitability (size) and affordability standards. Homeowners were much more likely than renters to reside in such housing.

Sixty per cent of households who were not in acceptable housing had enough income to access (afford) such housing. Of those not living in acceptable housing, homeowners were much more likely than renters to have enough income to access acceptable housing.

Among households not living in acceptable housing, the capacity to afford such housing improved from 1996 to 2011, reflecting growth in household incomes. As a result, the incidence of core housing need fell in Canada during the period, especially between 1996 and 2001 when income growth clearly outpaced increases in shelter costs. More recently, Canada's economy was in recession in 2008-2009, income growth moderated, and the incidence of core housing need in Canada as a whole showed little change—12.7% in 2006 versus 12.5% in 2011.

Affordability has consistently been of greater concern for Canadian households than suitability or adequacy. Still, nearly four out of five households in 2011 lived in housing that cost them less than 30% of their before-tax income, almost the same percentage as in 2006. By contrast, the percentages of households in suitable dwellings and in adequate dwellings were well over 90% in 2011, with both having risen since 1991.

More than seven out of ten households living below the suitability standard and almost three quarters of those below the adequacy standard in 2011 had enough income to access acceptable housing. Accessing acceptable housing was more difficult for those with affordability issues: slightly under half of households living in housing that did not meet the affordability standard were able to access acceptable housing.

Though broadly similar to conditions in Canada as a whole, housing conditions varied across the country in 2011. Residents of the territories, most notably Nunavut, continued to experience relatively difficult housing conditions.

GLOSSARY[5]

Acceptable housing and core housing need

A household is in **core housing need** if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to access acceptable local housing.

Acceptable housing is adequate in condition, suitable in size, and affordable.

- **Adequate** housing does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- **Suitable** housing has enough bedrooms for the size and makeup of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple, lone parent, unattached household member age 18 or older, same-sex pair of children under age 18, and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (that is, a unit with no bedroom).
- **Affordable** housing costs less than 30% of before-tax household income. For renters, shelter costs include, as applicable, rent and payments for electricity, fuel, water and other municipal services. For owners, shelter costs include, as applicable, mortgage payments (principal and interest), property taxes, condominium fees, and payments for electricity, fuel, water and other municipal services.

Assessing whether a household is in core housing need thus involves **two steps**:

1. **determining whether or not the household lives in acceptable housing;** and
2. **if the household does not live in acceptable housing,** determining whether its before-tax income is sufficient to access acceptable local housing.

Not all households in below-standard housing are in core housing need

If a household not living in acceptable housing can access acceptable local housing for less than 30% of its before-tax income, it is not in core housing need; it is in core housing need only if acceptable local housing would cost 30% or more of its before-tax income. In communities where market rents can be estimated, the cost of acceptable housing is calculated using the median rent of rental units with the number of bedrooms the household requires. Elsewhere, the cost of acceptable housing is based on the estimated monthly carrying cost of a newly constructed home with the number of bedrooms the household requires.

Households assessed for core housing need

Only private, non-farm, non-band, non-reserve households with incomes greater than zero and **shelter cost-to-income ratios (STIRs)** less than 100% are assessed for core housing need. Farms are excluded because shelter costs for farm households are not separable from costs related to other farm structures. Band households are excluded because shelter costs are not collected for households whose housing costs are paid through band housing arrangements. For the purpose of measuring affordability, CMHC regards STIRs of 100% or more, STIRs for households with incomes of zero or less, and STIRs of households living in non-band housing on reserves[1] as uninterpretable.

The **STIR** is calculated for each household by dividing its total shelter cost by its total household income. Shelter costs include, as applicable, rent, mortgage payments (principal and interest), property taxes, condominium fees, and payments for electricity, fuel, water and other municipal services. The average STIR for a particular group is the average of the STIRs recorded for each household in that group; it cannot be calculated by dividing the group's total average shelter cost by the group's total average income.

[1] Given communal land tenure in most reserve communities, the distinction among different tenures as reported on-reserve may be less clear than off-reserve.

[5] For more detail, see Canada Mortgage and Housing Corporation, *2011 Census/National Household Survey Housing Conditions Series: Issue 2 The Geography of Core housing Need in 2011* (Ottawa: Canada Mortgage and Housing Corporation, 2014).

Appendix Table 1 Global non-response rates for Canada, provinces and territories, 2011

	Global Non-Response Rate (GNR)
Canada	26.1%
Newfoundland and Labrador	31.4%
Prince Edward Island	33.4%
Nova Scotia	28.2%
New Brunswick	28.6%
Quebec	22.4%
Ontario	27.1%
Manitoba	26.2%
Saskatchewan	29.3%
Alberta	27.4%
British Columbia	26.1%
Yukon	29.9%
Northwest Territories	16.1%
Nunavut	25.2%

Statistics Canada uses the global non-response rate (GNR) as a quality indicator for data from the 2011 National Household Survey. The higher the GNR, the higher the risk of non-response bias and hence of lower quality data. See Statistics Canada's *National Household Survey User Guide* (cat. no. 99-001-x2011001, at http://www12.statcan.gc.ca/nhs-enm/2011/ref/nhs-enm_guide/index-eng.cfm) for more details.

Source: Statistics Canada (National Household Survey)

Appendix Table 2 Households tested for core housing need, Canada, provinces and territories, 1991-2011

		Number of Households Tested for Core Housing Need (thousands)		
		Total	Owner	Renter
Canada	1991	9,371.7	5,925.5	3,446.3
	1996	10,027.8	6,494.0	3,533.8
	2001	10,805.6	7,229.7	3,576.0
	2006	11,766.1	8,158.1	3,608.0
	2011	12,462.4	8,712.3	3,750.1
Newfoundland and Labrador	1991	169.8	134.8	35.0
	1996	177.8	139.5	38.3
	2001	181.7	143.9	37.8
	2006	191.8	152.3	39.4
	2011	201.9	158.2	43.6
Prince Edward Island	1991	41.7	30.7	11.0
	1996	45.1	32.7	12.5
	2001	48.1	35.4	12.7
	2006	50.9	37.8	13.1
	2011	53.6	39.6	14.0
Nova Scotia	1991	309.6	221.9	87.7
	1996	323.1	233.1	90.0
	2001	339.7	245.8	93.9
	2006	360.8	263.7	97.1
	2011	369.8	266.6	103.1
New Brunswick	1991	243.3	181.9	61.3
	1996	255.7	191.9	63.8
	2001	268.8	203.2	65.6
	2006	284.2	217.2	67.0
	2011	299.0	229.0	70.0
Quebec	1991	2,479.9	1,399.1	1,080.8
	1996	2,621.6	1,519.3	1,102.3
	2001	2,812.8	1,658.1	1,154.7
	2006	3,061.4	1,863.0	1,198.4
	2011	3,224.3	2,001.5	1,222.8
Ontario	1991	3,433.9	2,212.1	1,221.8
	1996	3,680.3	2,410.6	1,269.7
	2001	3,981.5	2,748.9	1,232.7
	2006	4,319.1	3,109.7	1,209.4
	2011	4,600.1	3,325.1	1,275.0
Manitoba	1991	364.1	242.2	121.9
	1996	374.6	255.4	119.3
	2001	389.8	271.2	118.7
	2006	414.3	294.1	120.2
	2011	423.2	306.0	117.2

Appendix Table 2 Households tested for core housing need, Canada, provinces and territories, 1991-2011 (continued)

		Number of Households Tested for Core Housing Need (thousands)		
		Total	Owner	Renter
Saskatchewan	1991	304.4	209.3	95.0
	1996	314.4	217.0	97.5
	2001	323.1	230.8	92.2
	2006	346.7	254.3	92.4
	2011	359.4	266.9	92.5
Alberta	1991	828.7	527.0	301.8
	1996	891.2	607.3	283.9
	2001	1,014.2	719.3	294.9
	2006	1,184.0	874.3	309.7
	2011	1,285.2	957.3	327.9
British Columbia	1991	1,171.4	756.0	415.3
	1996	1,315.4	873.7	441.7
	2001	1,416.7	958.1	458.7
	2006	1,520.1	1,074.8	445.3
	2011	1,610.5	1,143.9	466.7
Yukon	1991	9.3	5.5	3.8
	1996	10.2	6.5	3.8
	2001	10.2	6.9	3.3
	2006	11.5	7.8	3.7
	2011	13.0	9.1	3.9
Northwest Territories and Nunavut combined*	1991	15.7	5.0	10.7
	1996	18.3	7.1	11.2
	2001	19.1	8.2	10.9
	2006	21.4	9.1	12.3
	2011	22.7	9.2	13.5
Northwest Territories	1991	15.7	5.0	10.7
	1996	18.3	7.1	11.2
	2001	12.0	6.5	5.5
	2006	13.7	7.3	6.4
	2011	14.2	7.4	6.8
Nunavut	1991	n/a	n/a	n/a
	1996	n/a	n/a	n/a
	2001	7.1	1.7	5.4
	2006	7.7	1.7	6.0
	2011	8.5	1.8	6.7

Figures may not add up because of rounding.

* In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and N.W.T. exclusive of Nunavut beginning in 2001. For comparative purposes, totals for N.W.T. including Nunavut have been provided.

Source: CMHC (census-based and NHS-based housing indicators and data)

Appendix Table 3 Acceptable housing and core housing need, Canada, provinces and territories, 1991-2011

		Households in Acceptable Housing			Households Not in Acceptable Housing					
					Enough Income to Access Acceptable Housing			Not Enough Income to Access Acceptable Housing - in Core Housing Need		
		Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)
Canada	1991	69.7	77.2	56.9	16.7	16.8	16.6	13.6	6.0	26.6
	1996	67.8	76.9	51.0	16.6	16.2	17.3	15.6	6.9	31.7
	2001	69.9	78.0	53.7	16.3	15.5	18.0	13.7	6.6	28.3
	2006	69.5	77.3	51.8	17.8	16.4	21.0	12.7	6.3	27.2
	2011	69.2	76.5	52.2	18.4	17.1	21.5	12.5	6.5	26.4
Newfoundland and Labrador	1991	72.8	76.9	57.0	12.7	12.8	12.4	14.5	10.3	30.6
	1996	73.6	79.2	53.4	11.6	11.5	11.9	14.8	9.3	34.8
	2001	73.8	79.2	53.0	11.6	11.4	12.2	14.6	9.4	34.8
	2006	75.1	81.0	52.2	10.7	10.0	13.2	14.2	9.0	34.5
	2011	76.1	82.1	54.3	12.5	11.7	15.7	11.4	6.2	30.0
Prince Edward Island	1991	73.2	78.9	57.6	13.4	13.4	13.2	13.4	7.7	29.3
	1996	71.3	78.5	52.2	15.3	14.3	18.0	13.4	7.2	29.8
	2001	72.9	79.7	54.0	14.2	13.6	15.9	12.9	6.7	30.1
	2006	71.7	78.6	52.0	15.6	14.2	19.5	12.6	7.2	28.4
	2011	74.4	79.5	60.2	16.3	15.0	20.1	9.2	5.5	19.7
Nova Scotia	1991	70.5	76.0	56.5	15.9	16.1	15.0	13.6	7.7	28.5
	1996	69.4	77.2	49.3	15.7	15.1	17.2	14.9	7.7	33.6
	2001	70.6	78.1	51.0	14.2	13.9	15.2	15.2	8.1	33.9
	2006	71.2	79.2	49.6	16.7	15.0	21.3	12.1	5.9	29.1
	2011	71.1	78.7	51.4	16.4	14.8	20.4	12.5	6.5	28.1
New Brunswick	1991	71.3	76.9	54.6	12.5	12.6	12.5	16.2	10.5	33.0
	1996	71.0	76.9	53.3	15.4	15.9	13.8	13.6	7.2	32.9
	2001	72.8	78.3	55.9	16.0	15.6	17.5	11.2	6.2	26.5
	2006	74.0	79.9	54.8	15.7	14.5	19.7	10.3	5.7	25.4
	2011	74.1	80.0	54.8	16.0	14.5	20.9	9.9	5.5	24.3
Quebec	1991	69.0	77.0	58.7	16.5	17.8	14.7	14.5	5.2	26.6
	1996	67.9	77.3	54.9	15.8	16.8	14.6	16.3	5.9	30.6
	2001	71.7	80.1	59.6	15.8	15.4	16.4	12.5	4.5	24.0
	2006	71.6	80.8	57.4	17.8	15.8	20.8	10.6	3.4	21.8
	2011	71.2	79.9	56.8	18.0	16.2	21.1	10.8	3.9	22.1
Ontario	1991	68.7	75.7	56.2	19.4	19.1	19.8	11.9	5.2	23.9
	1996	65.8	75.6	47.3	18.0	17.2	19.5	16.1	7.2	33.2
	2001	68.4	77.3	48.6	16.5	15.4	19.0	15.1	7.3	32.3
	2006	67.1	75.1	46.4	18.4	17.5	20.6	14.5	7.4	33.0
	2011	67.2	74.4	48.4	19.4	18.3	22.0	13.4	7.2	29.6
Manitoba	1991	70.9	78.4	56.1	15.2	15.6	14.4	13.9	6.0	29.5
	1996	70.9	79.5	52.6	14.4	14.1	14.9	14.7	6.4	32.5
	2001	72.0	79.5	54.9	16.4	14.8	20.0	11.6	5.7	25.1
	2006	72.9	80.6	54.2	15.8	13.3	21.9	11.3	6.2	24.0
	2011	71.8	79.0	53.1	17.9	15.2	24.8	10.3	5.8	22.0

Appendix Table 3 Acceptable housing and core housing need, Canada, provinces and territories, 1991-2011 (continued)

		Households in Acceptable Housing			Households Not in Acceptable Housing					
					Enough Income to Access Acceptable Housing			Not Enough Income to Access Acceptable Housing - in Core Housing Need		
		Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)
Saskatchewan	1991	75.3	81.4	61.8	9.8	9.9	9.5	14.9	8.7	28.6
	1996	75.8	83.4	58.8	11.6	10.6	13.9	12.6	6.0	27.4
	2001	74.3	81.3	56.8	14.2	12.5	18.3	11.5	6.2	24.9
	2006	73.0	80.3	52.9	15.2	12.4	23.0	11.8	7.3	24.1
	2011	72.3	79.5	51.4	14.5	12.8	19.6	13.2	7.7	29.0
Alberta	1991	72.2	79.5	59.3	15.1	14.6	15.9	12.8	5.8	24.8
	1996	72.2	79.9	55.8	16.5	14.9	19.9	11.3	5.2	24.3
	2001	72.8	79.4	56.9	16.7	15.3	20.1	10.5	5.3	23.1
	2006	72.7	79.1	54.5	17.3	15.4	22.7	10.1	5.5	22.8
	2011	71.5	77.2	54.6	17.8	16.3	22.2	10.7	6.4	23.2
British Columbia	1991	69.5	79.2	51.9	14.9	14.4	15.9	15.6	6.4	32.2
	1996	65.6	75.4	46.3	17.0	16.2	18.5	17.4	8.4	35.2
	2001	66.0	73.9	49.5	18.2	17.8	19.1	15.8	8.3	31.4
	2006	66.0	73.4	48.2	19.4	18.4	21.9	14.6	8.2	29.9
	2011	65.2	72.4	47.6	19.4	18.8	21.1	15.4	8.8	31.3
Yukon	1991	64.7	68.5	59.0	19.0	18.6	19.8	16.3	12.8	21.3
	1996	65.3	69.5	58.2	15.4	15.8	14.8	19.2	14.7	27.0
	2001	67.6	72.0	58.3	16.6	18.0	13.6	15.8	10.0	28.2
	2006	69.6	75.1	57.9	14.0	15.1	12.0	16.3	9.8	30.0
	2011	67.0	72.5	54.3	18.4	17.4	20.8	14.6	10.1	24.9
Northwest Territories and Nunavut combined*	1991	55.7	58.9	54.3	15.3	20.4	13.0	28.9	20.7	32.8
	1996	58.1	63.7	54.5	16.5	21.2	13.6	25.4	15.2	32.0
	2001	60.4	63.5	57.9	14.3	20.1	9.9	25.3	16.3	32.1
	2006	60.1	65.4	56.2	15.3	20.3	11.7	24.6	14.4	32.1
	2011	60.0	66.6	55.4	15.5	21.1	11.6	24.5	12.3	32.9
Northwest Territories	1991	55.7	58.9	54.3	15.3	20.4	13.0	28.9	20.7	32.8
	1996	58.1	63.7	54.5	16.5	21.2	13.6	25.4	15.2	32.0
	2001	63.8	65.3	61.9	18.8	22.1	15.1	17.4	12.6	23.1
	2006	64.6	67.8	60.9	17.9	20.0	15.6	17.5	12.1	23.6
	2011	66.3	69.0	63.2	18.1	21.2	14.6	15.7	9.8	22.1
Nunavut	1991	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	1996	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	2001	54.5	56.7	53.8	6.6	12.9	4.7	38.8	30.1	41.4
	2006	52.0	55.0	51.1	10.7	21.5	7.6	37.2	23.8	41.2
	2011	49.6	56.7	47.6	11.2	20.8	8.7	39.2	22.8	43.7

Figures may not add up because of rounding.
* In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and N.W.T. exclusive of Nunavut beginning in 2001. For comparative purposes, totals for N.W.T. including Nunavut have been provided.

Source: CMHC (census-based and NHS-based housing indicators and data)

Appendix Table 4 Households with and without suitable housing, Canada, provinces and territories, 1991-2011

		Households in Suitable Housing			Households Not in Suitable Housing					
					Enough Income to Access Acceptable Housing			Not Enough Income to Access Acceptable Housing - in Core Housing Need		
		Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)
Canada	1991	93.6	95.8	89.8	4.5	3.6	6.0	2.0	0.6	4.2
	1996	93.1	95.9	88.0	4.3	3.3	6.0	2.6	0.7	6.0
	2001	93.9	96.3	89.2	4.0	3.1	5.9	2.0	0.6	5.0
	2006	94.0	96.3	88.8	4.1	3.1	6.3	1.9	0.6	4.9
	2011	94.2	96.2	89.4	4.2	3.2	6.4	1.7	0.6	4.2
Newfoundland and Labrador	1991	90.9	91.6	88.1	6.0	6.0	6.0	3.1	2.3	5.9
	1996	93.8	94.7	90.6	4.1	4.0	4.6	2.0	1.3	4.8
	2001	96.1	96.8	93.2	2.7	2.5	3.4	1.2	0.7	3.4
	2006	96.7	97.4	94.0	2.4	2.1	3.5	1.0	0.6	2.6
	2011	97.2	97.9	94.7	2.2	1.8	3.7	0.5	0.2	1.6
Prince Edward Island	1991	94.2	94.7	92.8	4.5	4.4	4.8	1.3	0.9	2.4
	1996	94.5	95.7	91.2	3.9	3.6	4.5	1.6	0.6	4.3
	2001	96.3	97.2	93.9	2.9	2.6	3.7	0.8	0.3	2.4
	2006	96.2	97.0	93.9	3.0	2.7	3.8	0.8	0.3	2.3
	2011	96.4	97.1	94.4	3.1	2.8	4.2	0.5	0.1	1.5
Nova Scotia	1991	94.3	95.4	91.4	4.2	3.9	5.1	1.5	0.7	3.5
	1996	94.8	96.3	91.1	3.5	3.0	4.8	1.6	0.7	4.1
	2001	96.0	97.2	92.8	2.8	2.4	3.7	1.3	0.4	3.5
	2006	96.3	97.5	93.3	2.8	2.2	4.3	0.9	0.3	2.5
	2011	96.5	97.6	93.4	2.8	2.0	4.6	0.8	0.3	2.0
New Brunswick	1991	94.3	95.4	91.1	3.6	3.2	4.5	2.1	1.4	4.4
	1996	95.1	96.2	91.6	3.5	3.2	4.4	1.4	0.6	3.9
	2001	96.4	97.1	94.4	2.8	2.5	3.6	0.8	0.4	2.1
	2006	96.7	97.6	93.9	2.6	2.2	3.9	0.7	0.3	2.2
	2011	96.9	97.6	94.7	2.5	2.1	3.8	0.6	0.3	1.6
Quebec	1991	94.2	96.2	91.6	4.2	3.4	5.2	1.6	0.4	3.2
	1996	94.7	96.7	91.8	3.6	2.8	4.6	1.7	0.4	3.6
	2001	95.3	97.3	92.4	3.5	2.5	4.9	1.2	0.2	2.7
	2006	95.3	97.5	91.9	3.5	2.4	5.4	1.2	0.2	2.7
	2011	95.3	97.2	92.1	3.6	2.6	5.3	1.1	0.2	2.6
Ontario	1991	92.7	95.4	87.9	5.2	4.1	7.3	2.1	0.6	4.8
	1996	91.7	95.4	84.7	5.0	3.8	7.1	3.4	0.8	8.2
	2001	92.4	95.5	85.4	4.8	3.7	7.1	2.9	0.8	7.5
	2006	92.6	95.4	85.3	4.7	3.8	7.0	2.7	0.8	7.7
	2011	92.8	95.3	86.4	5.0	4.0	7.5	2.2	0.7	6.1
Manitoba	1991	93.8	95.8	90.0	4.2	3.6	5.3	2.0	0.6	4.7
	1996	93.8	96.1	88.8	4.0	3.3	5.6	2.2	0.6	5.6
	2001	94.5	96.2	90.5	3.8	3.3	5.2	1.7	0.5	4.3
	2006	94.1	96.3	88.8	3.9	3.0	6.1	2.0	0.6	5.2
	2011	93.7	95.8	88.3	4.5	3.6	6.8	1.8	0.6	4.9

Appendix Table 4 Households with and without suitable housing, Canada, provinces and territories, 1991-2011 (continued)

		Households in Suitable Housing			Households Not in Suitable Housing					
					Enough Income to Access Acceptable Housing			Not Enough Income to Access Acceptable Housing - in Core Housing Need		
		Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)
Saskatchewan	1991	95.7	97.1	92.7	2.4	2.1	3.2	1.9	0.8	4.2
	1996	95.6	97.4	91.4	2.8	2.1	4.4	1.6	0.5	4.2
	2001	96.1	97.7	91.9	2.5	1.9	4.1	1.4	0.4	4.0
	2006	96.1	97.6	91.8	2.7	1.8	5.0	1.3	0.5	3.2
	2011	95.8	97.6	90.6	2.7	1.8	5.2	1.5	0.6	4.2
Alberta	1991	94.5	96.6	90.7	3.8	2.8	5.5	1.7	0.5	3.7
	1996	94.4	96.6	89.5	4.0	2.9	6.5	1.6	0.5	4.0
	2001	95.0	96.8	90.4	3.9	2.8	6.4	1.2	0.4	3.1
	2006	95.1	96.8	90.2	3.8	2.8	6.7	1.1	0.4	3.1
	2011	95.2	96.7	90.9	3.7	2.8	6.1	1.1	0.5	3.0
British Columbia	1991	93.7	96.3	89.0	4.0	3.0	5.7	2.3	0.7	5.2
	1996	92.0	95.4	85.2	4.6	3.3	7.0	3.5	1.3	7.7
	2001	93.1	95.8	87.5	4.3	3.2	6.5	2.6	0.9	6.0
	2006	92.9	95.7	86.2	4.6	3.3	7.9	2.4	1.0	5.9
	2011	93.4	95.8	87.5	4.5	3.3	7.4	2.1	0.9	5.1
Yukon	1991	88.5	90.1	86.1	7.0	5.8	8.9	4.6	4.2	5.2
	1996	90.5	92.0	87.9	5.5	5.3	6.1	4.0	2.7	6.0
	2001	92.9	94.3	90.0	4.1	3.9	4.6	3.0	1.9	5.4
	2006	93.7	95.6	89.7	3.8	3.3	5.0	2.4	1.1	5.4
	2011	93.0	93.7	91.3	4.8	4.6	5.3	2.2	1.8	3.5
Northwest Territories and Nunavut combined*	1991	75.9	81.0	73.4	6.3	7.6	5.6	17.8	11.3	20.8
	1996	76.1	81.7	72.5	8.7	10.5	7.5	15.2	7.7	20.0
	2001	81.8	85.8	78.7	6.3	8.2	4.8	11.9	6.0	16.4
	2006	80.8	85.9	77.1	6.9	8.8	5.6	12.2	5.2	17.4
	2011	81.8	89.1	76.7	5.9	7.1	5.2	12.3	3.8	18.2
Northwest Territories	1991	75.9	81.0	73.4	6.3	7.6	5.6	17.8	11.3	20.8
	1996	76.1	81.7	72.5	8.7	10.5	7.5	15.2	7.7	20.0
	2001	86.7	88.2	85.1	7.4	8.2	6.5	5.8	3.7	8.4
	2006	87.7	89.0	86.1	6.9	7.6	6.1	5.5	3.4	7.9
	2011	89.3	91.4	87.1	6.0	6.5	5.5	4.7	2.2	7.5
Nunavut	1991	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	1996	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	2001	73.3	76.9	72.2	4.4	8.2	3.1	22.3	14.6	24.7
	2006	68.7	73.1	67.4	7.0	14.0	5.0	24.3	12.6	27.6
	2011	69.2	80.0	66.3	5.9	9.7	4.8	24.9	10.3	28.8

Figures may not add due to rounding.

* In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and N.W.T. exclusive of Nunavut beginning in 2001. For comparative purposes, totals for N.W.T. including Nunavut have been provided.

Source: CMHC (census-based and NHS-based housing indicators and data)

Appendix Table 5 Households with and without adequate housing, Canada, provinces and territories, 1991-2011

		Households in Adequate Housing			Households Not in Adequate Housing					
					Enough Income to Access Acceptable Housing			Not Enough Income to Access Acceptable Housing - in Core Housing Need		
		Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)
Canada	1991	92.2	92.8	91.2	5.5	5.6	5.5	2.3	1.6	3.3
	1996	92.1	92.6	91.0	5.6	5.8	5.2	2.4	1.6	3.8
	2001	92.2	92.9	90.8	5.7	5.8	5.6	2.1	1.4	3.5
	2006	92.9	93.9	90.5	5.2	5.0	5.8	1.9	1.1	3.7
	2011	93.0	93.8	91.0	5.1	5.0	5.4	1.9	1.1	3.6
Newfoundland and Labrador	1991	91.0	90.8	91.4	4.7	4.8	4.3	4.4	4.4	4.2
	1996	91.7	91.6	91.8	4.7	5.0	3.7	3.7	3.4	4.5
	2001	90.7	90.5	91.3	5.4	5.7	4.2	3.9	3.7	4.5
	2006	92.3	92.5	91.3	3.9	4.0	3.7	3.8	3.5	4.9
	2011	92.1	92.9	89.2	5.1	5.2	4.7	2.8	2.0	6.1
Prince Edward Island	1991	91.7	91.1	93.2	5.6	6.1	4.0	2.8	2.8	2.9
	1996	90.9	90.7	91.3	6.2	6.8	4.5	3.0	2.5	4.2
	2001	90.7	90.5	91.1	6.8	7.2	5.7	2.5	2.2	3.2
	2006	91.7	91.6	91.9	5.9	6.3	5.0	2.4	2.2	3.1
	2011	92.7	92.2	94.0	5.5	6.4	3.1	1.8	1.4	2.9
Nova Scotia	1991	89.5	89.0	90.8	7.4	8.1	5.5	3.1	2.9	3.6
	1996	89.4	88.9	90.9	7.4	8.3	5.0	3.2	2.8	4.1
	2001	89.6	89.4	89.9	7.0	7.7	5.2	3.4	2.8	4.9
	2006	90.8	91.3	89.5	6.7	6.9	6.1	2.5	1.9	4.4
	2011	90.5	90.8	89.7	6.8	7.2	5.9	2.7	2.0	4.4
New Brunswick	1991	88.7	88.2	90.2	6.3	6.9	4.6	5.0	4.9	5.2
	1996	88.1	87.6	89.7	8.5	9.4	5.7	3.4	2.9	4.7
	2001	89.1	89.0	89.3	8.4	8.9	6.6	2.6	2.0	4.2
	2006	90.6	90.8	89.9	7.0	7.2	6.2	2.4	1.9	3.9
	2011	90.6	90.9	89.6	7.1	7.3	6.7	2.3	1.8	3.7
Quebec	1991	92.2	91.9	92.5	5.9	6.8	4.7	1.9	1.3	2.8
	1996	92.0	91.6	92.6	5.9	7.0	4.4	2.0	1.3	3.0
	2001	92.4	92.3	92.4	6.1	6.7	5.2	1.5	1.0	2.4
	2006	92.4	93.2	91.2	6.1	6.1	6.1	1.5	0.7	2.7
	2011	93.0	93.6	92.0	5.6	5.7	5.4	1.4	0.7	2.6
Ontario	1991	92.6	94.0	89.9	5.6	4.9	6.7	1.9	1.1	3.3
	1996	92.3	93.7	89.7	5.4	5.1	5.9	2.3	1.3	4.4
	2001	92.8	94.2	89.7	5.1	4.7	6.0	2.1	1.1	4.3
	2006	93.7	95.1	90.1	4.5	4.1	5.4	1.8	0.8	4.5
	2011	93.6	94.8	90.4	4.6	4.4	5.3	1.8	0.8	4.3
Manitoba	1991	91.0	91.0	91.1	6.3	6.9	5.1	2.7	2.2	3.8
	1996	90.4	90.4	90.6	6.5	7.2	5.0	3.1	2.4	4.5
	2001	90.2	90.4	89.7	7.2	7.7	6.1	2.7	2.0	4.3
	2006	91.2	91.9	89.6	6.0	6.2	5.7	2.7	1.9	4.7
	2011	90.8	91.8	88.2	6.5	6.4	6.8	2.7	1.8	5.0

Appendix Table 5 Households with and without adequate housing, Canada, provinces and territories, 1991-2011 (continued)

		Households in Adequate Housing			Households Not in Adequate Housing					
					Enough Income to Access Acceptable Housing			Not Enough Income to Access Acceptable Housing - in Core Housing Need		
		Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)
Saskatchewan	1991	92.4	92.7	91.7	4.0	4.2	3.6	3.6	3.1	4.7
	1996	92.0	92.6	90.6	5.1	5.2	5.1	2.9	2.2	4.3
	2001	91.2	91.3	90.8	6.0	6.3	5.3	2.8	2.3	3.9
	2006	91.1	91.7	89.6	5.7	5.6	6.0	3.1	2.7	4.4
	2011	90.8	91.0	90.3	6.0	6.2	5.2	3.2	2.8	4.4
Alberta	1991	92.6	93.2	91.6	5.0	4.9	5.2	2.4	1.9	3.2
	1996	93.2	94.0	91.4	5.0	4.7	5.6	1.9	1.3	3.0
	2001	92.9	93.8	90.7	5.5	5.1	6.4	1.7	1.1	2.9
	2006	93.8	94.8	90.9	4.6	4.1	6.2	1.6	1.1	2.8
	2011	93.6	94.3	91.4	4.8	4.5	5.6	1.6	1.2	3.0
British Columbia	1991	93.0	93.9	91.5	4.7	4.7	4.8	2.2	1.4	3.7
	1996	92.8	93.7	91.1	4.6	4.5	4.8	2.6	1.8	4.2
	2001	91.9	92.5	90.8	5.6	5.7	5.4	2.5	1.8	3.9
	2006	93.0	94.0	90.6	4.8	4.6	5.4	2.1	1.4	4.0
	2011	93.1	93.9	91.3	4.7	4.7	4.9	2.1	1.4	3.8
Yukon	1991	84.2	85.2	82.8	8.9	8.1	10.3	6.7	6.6	6.9
	1996	86.0	86.2	85.9	7.6	7.7	7.6	6.3	6.1	6.5
	2001	87.3	87.0	87.7	8.0	8.6	6.6	4.7	4.3	5.7
	2006	86.5	87.0	85.5	7.5	8.3	5.8	6.0	4.7	8.7
	2011	85.1	86.6	81.5	8.5	7.9	9.8	6.4	5.5	8.5
Northwest Territories and Nunavut combined*	1991	82.6	81.8	82.9	7.4	8.7	6.8	10.0	9.5	10.3
	1996	84.2	85.4	83.5	6.9	8.6	5.8	8.9	6.0	10.7
	2001	83.0	82.9	83.0	7.3	10.7	4.8	9.7	6.4	12.2
	2006	81.7	81.1	82.1	8.1	11.7	5.4	10.3	7.3	12.4
	2011	78.9	79.6	78.4	9.3	13.4	6.4	11.8	6.9	15.2
Northwest Territories	1991	82.6	81.8	82.9	7.4	8.7	6.8	10.0	9.5	10.3
	1996	84.2	85.4	83.5	6.9	8.6	5.8	8.9	6.0	10.7
	2001	84.1	82.6	85.8	9.8	11.9	7.4	6.1	5.5	6.9
	2006	82.7	81.0	84.5	9.8	12.0	7.2	7.6	7.0	8.3
	2011	82.9	81.1	84.8	10.7	13.4	7.6	6.5	5.5	7.6
Nunavut	1991	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	1996	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	2001	81.0	84.2	80.1	3.1	6.1	2.2	15.8	9.9	17.7
	2006	79.9	81.1	79.6	5.1	10.3	3.5	15.0	8.9	16.8
	2011	72.4	73.6	72.1	6.9	13.6	5.1	20.7	12.8	22.8

Figures may not add due to rounding.

* In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and N.W.T. exclusive of Nunavut beginning in 2001. For comparative purposes, totals for N.W.T. including Nunavut have been provided.

Source: CMHC (census-based and NHS-based housing indicators and data)

Appendix Table 6 Households with and without affordable housing, Canada, provinces and territories, 1991-2011

		Households in Affordable Housing			Households Not in Affordable Housing					
					Enough Income to Access Acceptable Housing			Not Enough Income to Access Acceptable Housing - in Core Housing Need		
		Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)
Canada	1991	80.0	86.2	69.2	8.2	9.1	6.6	11.8	4.7	24.1
	1996	77.8	85.8	63.1	8.2	8.5	7.8	13.9	5.7	29.1
	2001	79.8	86.6	66.2	7.9	7.8	8.1	12.3	5.6	25.7
	2006	78.6	84.8	64.6	10.0	9.6	10.9	11.4	5.5	24.6
	2011	78.3	84.3	64.6	10.5	10.0	11.6	11.2	5.7	23.8
Newfoundland and Labrador	1991	87.1	91.6	69.9	3.2	3.1	3.4	9.7	5.3	26.7
	1996	84.6	90.4	63.4	3.7	3.5	4.6	11.7	6.1	32.0
	2001	84.0	89.8	61.7	4.3	3.9	5.8	11.7	6.2	32.5
	2006	83.6	89.3	61.2	5.1	4.6	7.2	11.3	6.1	31.6
	2011	84.5	89.9	64.5	5.9	5.2	8.4	9.7	4.9	27.1
Prince Edward Island	1991	84.3	90.6	66.6	4.4	4.1	5.5	11.2	5.3	27.8
	1996	82.3	89.9	62.3	6.4	4.9	10.4	11.4	5.2	27.3
	2001	82.8	89.8	63.4	5.7	4.9	8.1	11.4	5.3	28.4
	2006	81.2	88.1	61.4	7.6	6.1	12.1	11.1	5.8	26.5
	2011	83.1	88.5	67.9	8.6	6.7	14.0	8.3	4.8	18.1
Nova Scotia	1991	82.6	88.7	67.3	5.9	5.8	6.0	11.5	5.5	26.7
	1996	80.8	89.1	59.2	6.2	5.1	9.0	13.0	5.8	31.8
	2001	81.2	89.0	60.6	5.5	4.7	7.7	13.3	6.3	31.8
	2006	80.4	88.2	59.4	8.7	7.0	13.1	10.9	4.8	27.5
	2011	80.8	88.2	61.6	8.1	6.6	12.1	11.1	5.2	26.3
New Brunswick	1991	84.6	90.5	66.9	3.6	3.5	4.1	11.8	6.0	29.0
	1996	83.8	90.2	64.5	4.8	4.7	5.1	11.4	5.1	30.4
	2001	84.1	89.8	66.3	6.1	5.3	8.7	9.8	4.9	25.0
	2006	83.8	89.5	65.3	7.3	6.1	11.0	9.0	4.4	23.7
	2011	83.9	89.5	65.5	7.5	6.2	11.9	8.6	4.3	22.6
Quebec	1991	78.9	86.4	69.1	7.8	9.2	6.0	13.4	4.4	24.9
	1996	77.2	86.5	64.2	7.7	8.3	6.8	15.2	5.2	29.0
	2001	80.9	88.6	69.7	7.4	7.4	7.5	11.7	4.0	22.7
	2006	80.6	88.3	68.5	9.6	8.6	11.1	9.9	3.1	20.4
	2011	79.8	87.4	67.4	10.2	9.1	12.0	10.0	3.5	20.6
Ontario	1991	79.2	83.8	70.9	10.4	11.8	7.9	10.4	4.4	21.3
	1996	76.2	83.8	61.7	9.4	9.9	8.5	14.4	6.3	29.8
	2001	78.6	85.3	63.7	8.1	8.2	7.8	13.4	6.6	28.5
	2006	76.1	82.1	60.7	10.8	11.0	10.1	13.1	6.9	29.2
	2011	76.5	81.9	62.4	11.3	11.3	11.3	12.1	6.7	26.2
Manitoba	1991	82.3	89.4	68.2	5.9	6.2	5.3	11.7	4.3	26.5
	1996	82.8	90.9	65.5	5.0	4.7	5.6	12.2	4.4	28.9
	2001	83.9	90.8	68.0	6.5	4.9	10.2	9.6	4.2	21.8
	2006	84.0	90.4	68.4	7.1	5.1	11.9	8.9	4.5	19.7
	2011	83.7	89.3	69.0	8.3	6.4	13.3	8.1	4.3	17.8

Appendix Table 6 Households with and without affordable housing, Canada, provinces and territories, 1991-2011 (continued)

		Households in Affordable Housing			Households Not in Affordable Housing					
					Enough Income to Access Acceptable Housing			Not Enough Income to Access Acceptable Housing - in Core Housing Need		
		Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)
Saskatchewan	1991	84.1	89.8	71.6	4.0	4.2	3.7	11.9	6.0	24.8
	1996	85.0	91.9	69.5	4.5	3.9	5.7	10.6	4.2	24.8
	2001	83.8	90.5	67.0	6.6	5.1	10.4	9.6	4.5	22.6
	2006	82.5	89.0	64.7	8.0	5.8	14.0	9.5	5.2	21.3
	2011	82.4	89.1	63.1	6.9	5.5	11.0	10.7	5.4	25.9
Alberta	1991	81.5	87.7	70.5	7.5	8.0	6.6	11.1	4.3	22.8
	1996	81.2	87.3	68.2	8.8	8.4	9.5	10.0	4.2	22.4
	2001	81.9	86.9	69.5	8.6	8.4	9.1	9.5	4.7	21.3
	2006	80.9	85.7	67.2	10.1	9.5	11.8	9.0	4.8	20.9
	2011	79.8	84.4	66.5	10.6	10.0	12.3	9.6	5.6	21.2
British Columbia	1991	78.7	87.1	63.6	7.4	7.8	6.9	13.8	5.2	29.6
	1996	75.2	83.4	59.1	9.5	9.8	8.7	15.3	6.7	32.2
	2001	75.9	82.4	62.3	10.2	10.7	9.0	14.0	6.9	28.7
	2006	75.4	80.8	62.3	11.7	12.1	10.8	12.9	7.1	26.9
	2011	74.4	80.0	60.6	11.8	12.2	10.8	13.8	7.8	28.6
Yukon	1991	86.1	88.2	83.0	4.7	6.3	2.4	9.3	5.5	14.7
	1996	82.7	85.9	77.0	3.8	4.6	2.3	13.5	9.4	20.7
	2001	82.6	87.4	72.3	5.8	6.7	3.8	11.7	6.0	23.7
	2006	84.4	89.3	74.2	3.9	4.9	1.9	11.7	5.9	23.9
	2011	82.9	88.2	70.4	7.6	6.8	9.3	9.5	5.0	20.2
Northwest Territories and Nunavut combined*	1991	88.1	86.1	89.0	3.5	7.0	1.9	8.4	6.9	9.1
	1996	89.5	89.4	89.6	3.1	5.0	1.9	7.4	5.6	8.5
	2001	88.2	88.3	88.0	2.7	4.0	1.7	9.2	7.7	10.3
	2006	89.6	91.4	88.2	2.3	2.6	2.0	8.2	5.9	9.8
	2011	90.4	91.3	90.0	2.5	3.7	1.7	7.1	5.1	8.4
Northwest Territories	1991	88.1	86.1	89.0	3.5	7.0	1.9	8.4	6.9	9.1
	1996	89.5	89.4	89.6	3.1	5.0	1.9	7.4	5.6	8.5
	2001	86.5	88.5	84.1	4.0	4.9	3.1	9.5	6.5	12.8
	2006	88.0	92.0	83.5	3.3	3.1	3.6	8.7	5.0	12.9
	2011	87.7	90.9	84.2	3.9	4.5	3.2	8.5	4.6	12.7
Nunavut	1991	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	1996	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	2001	90.9	87.4	92.1	0.4	0.6	0.4	8.7	12.3	7.6
	2006	92.3	89.1	93.2	0.4	0.9	0.3	7.3	9.7	6.5
	2011	95.0	92.5	95.7	0.2	0.6	0.1	4.7	6.9	4.2

Figures may not add due to rounding.

* In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and N.W.T. exclusive of Nunavut beginning in 2001. For comparative purposes, totals for N.W.T. including Nunavut have been provided.

Source: CMHC (census-based and NHS-based housing indicators and data)

Appendix Table 7 Households in substandard housing but not in core housing need, Canada, provinces and territories, 2011

	% of Households Below the Given Housing Standard Who Had Enough Income to Access Acceptable Housing			
	Acceptability	**Affordability**	**Suitability**	**Adequacy**
Canada	59.6	48.4	71.5	73.3
Newfoundland and Labrador	52.5	37.8	81.3	64.1
Prince Edward Island	63.9	50.8	86.9	75.3
Nova Scotia	56.7	42.3	77.8	71.6
New Brunswick	61.8	46.8	80.9	75.7
Quebec	62.5	50.6	76.5	79.6
Ontario	59.1	48.2	69.6	72.1
Manitoba	63.6	50.7	71.4	70.7
Saskatchewan	52.5	39.3	63.9	64.8
Alberta	62.5	52.5	76.5	74.5
British Columbia	55.9	46.1	68.0	69.0
Yukon	55.8	44.7	68.1	56.8
Northwest Territories and Nunavut combined*	38.7	26.0	32.5	43.9
Northwest Territories	53.5	31.2	56.0	62.3
Nunavut	22.3	4.7	19.0	25.0

* In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and N.W.T. exclusive of Nunavut beginning in 2001. For comparative purposes, totals for N.W.T. including Nunavut have been provided.

Source: CMHC (census-based and NHS-based housing indicators and data)

ACKNOWLEDGEMENTS

CMHC provides funding for housing content on the Census of Canada and on Statistics Canada surveys. Statistics Canada information is used with the permission of Statistics Canada. Users are forbidden to copy and redisseminate data for commercial purposes, either in an original or modified form, without the express permission of Canada Mortgage and Housing Corporation and, where applicable, Statistics Canada. More information on Statistics Canada data can be obtained from its Regional Offices, at http://www.statcan.gc.ca, or at 1-800-263-1136.

For further information on CMHC's census-based housing data, refer to *Housing in Canada Online* on the CMHC website, at **www.cmhc.ca.** To inquire or comment on this Highlight or make suggestions for further research, please contact us, either by e-mail at HiCO-LaCel@cmhc-schl.gc.ca, or via regular mail at:

Policy and Research Division,
Canada Mortgage and Housing Corporation,
700 Montreal Road,
Ottawa, ON, K1A 0P7.

CMHC Project Manager: Roger Lewis,
Housing Indicators and Analytics Division,
Canada Mortgage and Housing Corporation

Housing Research at CMHC

Under Part IX of the ***National Housing Act***, the Government of Canada provides funds to CMHC to conduct research into the social, economic and technical aspects of housing and related fields, and to undertake the publishing and distribution of the results of this research.

This Research Highlight is one of a series intended to inform you of the nature and scope of CMHC's research.

To find more ***Research Highlights*** plus a wide variety of information products, visit our website at

www.cmhc.ca

or contact:

Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario
K1A 0P7

Phone: 1-800-668-2642
Fax: 1-800-245-9274

68310

©2015, Canada Mortgage and Housing Corporation
Printed in Canada
Produced by CMHC 23-04-15

Although this information product reflects housing experts' current knowledge, it is provided for general information purposes only. Any reliance or action taken based on the information, materials and techniques described are the responsibility of the user. Readers are advised to consult appropriate professional resources to determine what is safe and suitable in their particular case. Canada Mortgage and Housing Corporation assumes no responsibility for any consequence arising from use of the information, materials and techniques described.